

DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

46852

Morton & Craig LLC

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Moorestown, NJ 08057

Attorney for Credit Acceptance Corporation



Order Filed on December 28, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No. 18-22192

In Re:


MARGARITA RAMOS

Judge: (ABA)

**ORDER FOR SECURED AMOUNT TO BE PAID THROUGH DEBTOR'S CHAPTER 13 PLAN AND  
ADEQUATE PROTECTION PAYMENTS**

The relief set forth on page number two (2) is hereby **ORDERED**.

**DATED: December 28, 2018**

  
\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

**(Page 2)**

Debtor: Margarita Ramos

Case No: 18-22192

Caption of Order: Order for secured amount to be paid through Debtor's chapter 13 plan and adequate protection payments

This matter having brought before this Court on an Objection To Confirmation filed by William E. Craig, Esq., attorney for Credit Acceptance Corporation ("Credit Acceptance"), with the appearance of Moshe Rothenberg, Esquire on behalf of the Debtor, and this Order having been filed with the Court and served upon the Debtor and her attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

**ORDERED:**

- 1. That Credit Acceptance is the holder of a first purchase money security interest encumbering 2005 Honda Element bearing vehicle identification number 5J6YH28685L006564.**
- 2. That the secured amount that Credit Acceptance shall be paid through the Debtor's plan shall be \$7,149.97. This amount is reached using the agreed value of the vehicle of \$4143.16 (the net loan balance), amortized at 23.99% over 60 months.**
- 3. That the Chapter 13 Trustee is hereby directed to make an immediate lump sum adequate protection payment to Credit Acceptance in the amount of \$310.00 through November 2018 and thereafter, each month, commencing December 2018, make monthly adequate protection payments to Credit Acceptance in the amount of \$62.00. Adequate protection payments to Credit Acceptance shall be made monthly up to and after confirmation, until all counsel fees have been paid and regular distributions begin to be made to Credit Acceptance. If in any month there are insufficient funds on hand to pay both counsel fees and adequate protection payments, then funds on hand shall be used to pay adequate protection payments first, with the remaining balance going to counsel fees. If, after confirmation, counsel fees remain to be paid, then adequate protection payments shall continue to be paid to Credit Acceptance until the remaining counsel fees have been paid. The Debtor shall receive a credit for all adequate protection payments made against the total amount to be received by Credit Acceptance through the plan.**
- 4. That Credit Acceptance shall retain its lien on the vehicle until the earlier of payment of the underlying debt under non-bankruptcy law, or the Debtor receiving a discharge.**

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Margarita Ramos  
Debtor

Case No. 18-22192-ABA  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Dec 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 30, 2018.

db +Margarita Ramos, 800 College Drive Lot 133, Vineland, NJ 08360-7460

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 30, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 28, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Moshe Rothenberg on behalf of Debtor Margarita Ramos moshe@mosherothenberg.com,  
alyson@mosherothenberg.com; ajohn880@gmail.com  
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation  
rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6